

# ST. GEORGE'S

## EQUINE

### SERVICES

## TERMS AND CONDITIONS OF BUSINESS

Thank you for entrusting the care and attention of your horse to St George's Veterinary Group Ltd.

This letter details our Practice Terms and Conditions. Some aspects of the terms may not be relevant to you and we request that you ask for further explanation/clarification if required.

### Fees

All fees and drug charges are subject to VAT at the current rate. Fee levels are determined by the time spent on a case and according to the drugs, materials and consumables used. Our written fee list is available on request. You can request a detailed invoice for every consultation, surgical procedure or transaction with us which can be collected from any of our surgeries, emailed or posted to you.

### Methods of Payment

Accounts are due for settlement at the end of the consultation, the discharge of your horse or upon collection of drugs. You may settle the account using:

CASH

CHEQUE with current banker's card

CREDIT/DEBIT CARD - Maestro, Solo, Mastercard, Visa, Delta

BACS (Bank Automated Credit Service) – for credit account holders

### Estimates of Treatment Costs

We will happily provide a written estimate as to the probable costs of a course of treatment. Please bear in mind that any estimate given can only be approximate - often a horse's illness will not follow a conventional course.

### Credit Accounts

Clients may, in specific circumstances (e.g. those trading as a business or with a large number of horses), apply for a credit account. Owners of a horse that is part of our Healthy Horse Club may elect to have payment taken using their direct debit mandate on the 20th of the month following treatment.

### Settlement Terms

If an account is not settled within 10 days of its due date, a reminder will be sent with an additional accounting fee in respect of administrative costs incurred. Should it be necessary for further reminders to be sent, further charges will be incurred. These however, may be deducted if payment is made promptly. After due notice to you the client, overdue accounts will be referred to our Debt Collection Agency and further (non-refundable) charges will be levied in respect of costs incurred in collecting the debt: production of reports, correspondence, court fees, attendance at court, phone calls, home visits, etc. We reserve the right to charge interest at the rate of 2% per month on any overdue amount.

Any cheque returned by our bank as unpaid, any credit card payment not honoured and any cash tendered that is found to be counterfeit will result in the account being restored to the original sum with further charges added in respect of bank charges and administrative costs together with interest on the principal sum.

### Inability to Pay

If, for any reason, you are unable to settle your account as specified, we ask you to discuss the matter as soon as possible with a member of staff. Please note that instalments or part payments of any account may ONLY be sanctioned with the express permission of a director or the Group Manager.



## **Pet Health Insurance**

St George's Veterinary Group Ltd. strongly supports the principle of insuring your horse against unexpected illness or accidents. Please ask for details about insurance from any member of staff. Please be aware that it is your responsibility to settle the account and then reclaim the fees from your insurance company.

Where treatment cost exceeds £250 and your horse is insured with Pet Plan, NFU and KBIS we offer direct payment of the claim to us. You will be required to pay your policy excess at the outset and supply us with a claim form within 10 days of the illness/injury starting. We will expect payment from the insurance company within 6 weeks of the date we complete the claim form ready for submission. If payment is not received by this time you will be required to pay the outstanding amount.

## **Supply of Drugs**

If you wish, instead of supplying drugs ourselves, we can issue you with a prescription for drugs to be dispensed by a third party. A fee will be charged for this.

## **Medicine returns**

The practice does not accept the return of medicines for credit, refund or swap. There may be a charge for disposal of returned medicines. The return of non-medical products may be accepted in the original, undamaged package.

## **Reminders**

The provision of reminders for vaccinations and other services and products is a courtesy - there is no obligation on the practice or the staff regarding the consequences of failure to provide such reminders.

## **Contacting St George's Veterinary Group**

We can be contacted in writing at our published addresses, by email or by telephone. Phone calls may be recorded for training and quality control and such recordings may be used in case of dispute. Any written correspondence may be saved in electronic form.

## **Complaints & Standards**

We hope that you never feel the need to complain about the standards of service received from the St George's Veterinary Group. The vet dealing with your case will be happy to discuss any queries that you have. However, if you feel that there is something you wish to complain about, please direct your comments in the first instance to the Group Manager.

## **Ownership of Records**

Case records including lab results and similar documents are the property of, and shall be retained by, St George's Veterinary Group Ltd. Copies with a summary of the history will be passed on request to another veterinary surgeon taking over the case.

## **Ownership of X-Rays and Similar Documents**

The care given to your animal may involve making some specific investigations, for example taking x-rays or performing ultrasound scans. Even though we make a charge for carrying out these investigations and interpreting their results, ownership of the resulting record (for example an x-ray film) remains with the practice.

## **Out of Hours Service**

St George's Veterinary Group offers an out of hours service for emergencies. If you require veterinary advice or attention outside our opening hours please telephone the usual number. The telephonist will contact the duty vet if necessary. We share our out of hours service with Connaught House Veterinary Hospital. If a vet from Connaught attends payment at this time may not be possible. In this case an invoice will be sent the following working day and payment will be due within 7 days.

## **Law**

In the event of a default of this Agreement, these Terms and Conditions of trading shall be governed by English law.

## **Warranties and Liability**

We will treat your animal with the skill and care which you are entitled to expect. You must, however, appreciate that we cannot guarantee the success of any particular treatment and you must accept the risk that your animal may not fully recover or may die.

Any animal which you leave with us will be cared for in accordance with your reasonable written instructions and (in the absence of such instructions) at our discretion.



We shall not be liable to you for any loss or damage to your animal or for any other loss or damage unless caused by our negligence. We recommend that clients should have their own insurance cover for their animals for accident and third party whilst away from their own site.

With the exception of death or personal injury to a human being caused by our negligence, we shall not be liable to you because of any representation or express or implied term, warranty or condition or under any common law duty or in any other way for any consequential or economic loss whatsoever which arises out of or in connection with our treatment of your animal or the provision of any goods or services to you.

We shall not be liable to you if we fail to carry out our obligations nor for delay for any reason beyond our reasonable control. This includes strikes, lockouts, industrial action and trade disputes involving our employees or those of a third party, traffic hold-ups, or the need to provide emergency treatment to another animal.

Except for liability for death or personal injury to a human being, our liability to you shall be limited to £100,000 or such higher figure as we may agree in writing.

### **Variations in Terms of Trading**

No addition or variation of these conditions will bind the practice unless it is specifically agreed in writing and signed by one of the Practice directors. No agent or person employed by, or under contract with, the Practice has the authority.

### **Amendment of Terms**

We may, at any time, revise these Terms. A copy of our current terms will be available on our website or, on request, from the office.

Version 2

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